

THE HAND-IN Investment, Loan, and S

Incorporated pursuant to Cap. 53, C

"He did not need to tell the meeting that a great deal of the success of all associations of the forming the Society, and next, and perhaps greatest of all, depended on the character and stability of the Society."—[Extract from Speech of Richard Cobden, Esq., M.P. for Rochdale, England.]

This Society having been duly Incorporated, offers to Investors and afforded by Building Societies, Saving's Banks, &c.

INVESTERS

May, on the first business day of any month, take up Shares of \$100 each, on which may be made as follows, viz:—

48	Monthly Payments of \$1.77 each, amounting to		
16	Quarterly "	5.28	"
8	Half-yearly "	10.45	"
4	Yearly "	20.50	"
Or One present payment of			

For the convenience of those who may prefer to pay up the whole order to receive semi-annual dividends thereon, the Society will issue Stock per cent. *half-yearly*, and to such further profit Bonus as may be declared.

The rate of interest assumed to be made for realizing the Shares is *£* yearly; but it is expected that the profits of the Society will be such as to maturity of the Shares.

No Entrance fees, or back payments required, in order to enter immediately.

The periodical subscriptions on Shares may, at the end of any half-year denomination, as may best suit the convenience of Investors, and the payment (as per Rule) in special cases of difficulty, without loss of interest on the

Investors will have the privilege of withdrawing at any time, (subject to the Directors) all their subscriptions, on one or more Shares, with interest which is framed with the view of a more equitable distribution of the profit advantage to continue their payments as long as possible.

TABLE OF INTEREST ALLOWED ON WITHDRAWALS

If Subscriptions be withdrawn at the end of first half-year			
"	"	"	second "
"	"	"	third "
"	"	"	fourth "
"	"	"	fifth "
"	"	"	sixth "
"	"	"	seventh "
"	"	"	eighth "

Investors withdrawing their subscriptions during the currency of any the amount paid in at the end of the previous half-year.

Shares may be sold and transferred, but no sale or transfer will be valid

The accounts will be published, and profit and loss declared, at each have the entire control of the Society's operations.

BORROWER

Will have the full amount of their Shares advanced to them on security of such number of years as they may select, according to the following

ND - IN - HAND,

, and Saving's Society.

uant to Cap. 53, Con. Stat. U. C.

uccess of all associations of this kind depended, first, on correct calculations made on
ed on the character and stability of those who were responsible for the management of the
Rochdale, England.

offers to Investors and Borrowers, advantages superior to those

VESTERS

up Shares of \$100 each, to be realized in four years, the subscriptions

ts of \$1.77 each, amounting together to \$84.96

5.28	"	"	"	\$4.48
10.46	"	"	"	\$3.60
20.50	"	"	"	\$2.00
at of	-	-	-	73.10

to pay up the whole of the \$100 Shares as *Permanent Stock*, in
e Society will issue Stock Certificates, entitled to a dividend of Four
onus as may be declared *yearly*.

realizing the Shares is EIGHT per cent. per annum, *compounded half*-
ociety will be such as to admit of a liberal Bonus being given on the

, in order to enter immediately upon all the benefits of the Society.
t the end of any half-year, be converted into those of a higher or lower
f Investors, and the payment of subscriptions may be suspended,
ut loss of interest on the amount already paid in.

g at any time, (subject to certain discretionary powers reserved to
re Shares, with interest thereon, according to the following Table,
e distribution of the profits, and of making it to the Investors
possible.

EST ALLOWED ON WITHDRAWALS.

ithdrawn at the end of first half-year, *no interest*.

"	"	second	"	5	per cent.
"	"	third	"	5½	"
"	"	fourth	"	6	"
"	"	fifth	"	6½	"
"	"	sixth	"	7	"
"	"	seventh	"	7½	"
"	"	eighth	"	8	" and Procs.

ring the *currency* of any half-year, will only be allowed interest on
year.

ale or transfer will be valid until registered by the Secretary.
nd loss declared, at each Annual meeting of the Investors, who will

BORROWERS

nd to them on security of Real Estate, to be repaid with interest, in
g to the following

Will have the full amount of their Shares advanced to them on security such number of years as they may select, according to the following

TABLE OF MONTHLY REPAYMENTS FOR A LOAN OF \$

TWO YEARS.	FOUR YEARS.	SIX YEARS.
\$4.70	\$2.58	\$1.88

The Interest is calculated on the amount of Principal owing at the time.
The repayments may be made quarterly or half-yearly, by paying interest caused by not paying monthly.

A loan may be repaid in a shorter period than that originally stipulating the term; or if, after the expiration of *one-fourth* of the term first set, a period within which the loan should be paid off may be extended, and the loan may be repaid at any time.

Borrowers may redeem their property at the end of any half-year, by paying all repayments, fines, or other charges due up to the time the Principal then owing.

The term of loans and repayments can be altered, and redemption may be paid.

Tables have been constructed showing the repayments to be made on the amount of Principal owing at the end of each half-year.

The fines for default in payments or other duties, will only be such as are incurred thereby.

Except in special cases, the necessary expenses to be paid in effecting a loan.

Borrowers, *as such*, will have no share in the management, or profits of the Society.

SAVING'S BANK BILL

In order to extend the advantages of the Society to all classes, deposited on the following terms:—

On sums of from \$2 to \$100, repayable on demand	
" " 50 " 500, " " 30 days	
" " 500 " 1000, " " 60	
" " 1000 and upwards " " 90	

Interest will be allowed from date of deposit to date of withdrawal. If not claimed within thirty days, it will then be added to the Principal, and interest on the same.

The whole of the *paid up* and *subscribed* Capital of the Society shall be subject to the 38th section of the Act under which the Society is incorporated, and to the provisions of the Charter.

"Every such Society, by its Rules, Regulations and By-laws authorizing it to receive, take or retain, otherwise than in stock and shares in such Society, more than three-fourths of the amount of capital actually paid in on undrawn shares of such Society; and the paid in and subscribed capital of the Society shall not be taken by any Society."

Thus the Society will offer all the advantages of a Saving's Bank, and will afford better security, higher interest, and more accommodating terms than any other.

SPECIAL NOTICE

A meeting will be held at an early date, of the subscribers to the Bill, to draw up a code of Rules for the government of the Society, and for electing the officers.

Further information may be had, and Shares taken up at the office of the Society, James Street, or of the undersigned.

Residence, Hess Street, near York Street.

AMOS FAIRBANKS

Agents w

need to them on security of Real Estate, to be repaid with interest, in
lending to the following

ITS FOR A LOAN OF \$100 AND 10 PER CENT INTEREST.

FOUR YEARS.	SIX YEARS.	EIGHT YEARS.
\$2.58	\$1.88	\$1.54

t of Principal owing at the beginning of each half-year.

half-yearly, by paying a small additional charge to cover the loss of

than that originally stipulated, by increasing the repayments and lessen-
-th of the term first selected, the repayments prove burdensome, the
may be extended, and the repayments consequently reduced.

the end of any half-year, by giving three months notice to that effect, and
ges due up to the time of redemption, and by paying the balance of

altered, and redemptions effected, without any fines or fees having to

repayments to be made on altering the term of loan, and also showing the
half-year.

duties, will only be such as will remunerate the Society for the loss and

enses to be paid in effecting loans, will be limited by the Rules.

the management, or profit and loss, of the Society.

S'S BANK BRANCH.

society to all classes, deposits of money will be received at interest, on the

\$2 to \$100, repayable on demand,	5 per cent.
50 " 500, " " 30 days' notice	6 "
500 " 1000, " " 60 "	6½ "
1000 and upwards " " 90 "	7 "

sit to date of withdrawal, and will be payable half-yearly; but if not
d to the Principal, and interest paid thereon.

Capital of the Society will form the security for Deposits, according to
ociety is incorporated, and which reads thus :

ations and By-laws authorized to borrow money, shall not borrow, re-
d shares in such Society, from any person or persons, any greater sum
ually paid in on unadvanced shares, and invested in real securities by
capital of the Society shall be liable for the amount so borrowed, received

anges of a Saving's Bank, while for the Deposits that it may receive, it
more accommodating terms than are generally offered by those Institutions.

SOCIAL NOTICE.

f the subscribers to the Incorporation Deed and Share List, for adopting
iety, and for electing the Directors and other officers.

res taken up at the office of Messrs. CHISHOLM & LAZIER, Barristers,

AMOS FAYRAM, Projector,

not wanted

